

United States Bankruptcy Court

District of North Dakota

In re:
Stephanie Ruth Hammes
Debtor

Case No. 23-30256-skH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0868-3
Date Rcvd: Oct 10, 2023

User: admin
Form ID: nctdted

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	+ Stephanie Ruth Hammes, 907 Bremner Ave, Bismarck, ND 58503-0986

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Gene W Doeling	heather@kaler-doeling.com mn20@ecfcbis.com
Maurice VerStandig	on behalf of Debtor Stephanie Ruth Hammes mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
District of North Dakota
655 1ST AVENUE NORTH, SUITE 210
FARGO, ND 58102

In

Re:

Stephanie Ruth Hammes

Bankruptcy Proceeding No. 23-30256
Chapter 7

Debtor(s)

Judge: Shon Hastings

**NOTICE OF REQUIREMENT TO FILE STATEMENT OF
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Notice is hereby given that, subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed.R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the Court that a debtor has completed the course after filing the petition an individual *debtor(s) in an chapter 7 or a chapter 13 case must complete and file *Certification About a Financial Management Course (Official Form B423)* for cases under:

- Chapter 7: Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.
- Chapter 13: No later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certification within the applicable time limit under Rule 1007(c) will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form B423, the debtor(s) must pay the full reopening fee due for filing the motion.

The Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition.

** In a joint case, each debtor must file a separate certification (Official Form B423).*

Dated: 10/6/23

Kay A. Melquist
Clerk, U.S. Bankruptcy Court

Copy mailed to debtor:
Stephanie Ruth Hammes
907 Bremner Ave
Bismarck, ND 58503